

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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Ihsaan - The Spirituality Essence Of Islam

Transcribed by Irshad Soofi Siddiqui

Allah , Most High, says in the Holy Qur'aan in the 16th Sura, *al-Nahl* (The Bee), in verse 89:

وَنَزَّلْنَا عَلَيْكَ الْكِتَابَ تِبْيَانًا لِّكُلِّ شَيْءٍ وَهُدًى وَرَحْمَةً وَبُشْرَىٰ لِلْمُسْلِمِينَ

And We have sent down to thee a Book explaining all things, a Guide, a Mercy, and Glad Tidings to Muslims.

Introduction and Greeting

Sura, *al-Nahl*, Sura 16 entitled, 'The Bee' and Allah , Most High, declares, 'And we sent down the book, the Qur'aan, which came down after the Torah, after the Gospel, on thee, O Muhammad (s.a.w), that this Qur'aan might explain all things; that this Qur'aan therefore might explain the Last Age, and that with this Qur'aan we may be able to understand the Signs Of Allah , Most High, big as billboards; which will appear in the Last Age. In this Qur'aan there is guidance, how to live at all times, but in particular, in the Last Age. That explanation and guidance constitute *rahmah* (mercy) from your Lord. For those who have the good sense and wisdom to accept it, embrace it and apply it- *bushra la hum* (good news, glad tidings) for such people. They will understand what others cannot. They will succeed when others will not.

Brother Chairman, brothers and sisters in Islam; and friends I greet you with *as-salaamu alaikum wa rahmatullahi wa barakatu*. We thank Allah , Most High, who has brought us together again in my first public lecture after 1998, three years ago. We pray to Allah, Most Kind, for His guidance, for His blessings, for His protection, as we embark upon an effort to address the subject of *al-Ihsaan*, the spiritual essence of Islam. Before we tell this story, and it is a story, which *Insha Allah* you will enjoy, we must make some preliminary observations.

Background

The companions were sitting talking amongst themselves, when he, the Messenger of Allah (s.a.w), came and he asked, 'What are you talking about?' They said, 'We are talking about the signs of the Last Day'. He replied, 'The last day will not come until....' - and he mentioned ten signs that you should have at the tips of your fingers:

1. Dajjal, 'the false messia'h. The Christians refer to him as the anti-Christ.
2. Gog and Magog – *Yajooj* and *Majooj*.
3. The Return of the Son of Mary, Isa , a.s - Jesus, will come back!
4. *Dukhaan*- Smoke
5. *Daabatul Ard* – More often than not when the term *Ard*, or 'earth', or 'land' is mentioned in the context in which this is mentioned it refers not to any land, but to the Holy Land. So, a beast or a creature coming out of the Holy Land.
6. The sun would rise from the West.

The three landslides or movements of the earth! The earth opening and swallowing what it swallows.

7. One in the East
8. One in the West
9. One in Arabia
10. A fire will come out of Yemen and will drive mankind to their place of assembly.

Of these ten signs the one that is, far and away, the most important, is the one the Holy Qur'aan itself refers to is the return of Hazrath Isa, a.s

Allah , Most High, says in the Holy Qur'aan in the 31st Sura, *Luqmaan*, verse 34:

عِنْدَهُ عِلْمُ السَّاعَةِ

The knowledge of the Hour is with Allah , Most High,

When Jesus (a.s) comes back he comes back in fulfillment of a promise that Allah , Most High, made. This is the most important event that remains to occur in history. Allah, Most High, promised to send to *Bani Israeel* after they had been thrown out of the Holy Land, that Allah , Most High, had given to them. Allah, Most High, promised to send a

Prophet, known as the Messiah, who would deliver the return of the Golden Age of Solomon (Sulaiman (a.s)). Sulaiman (a.s), was the head of state of, The State of Israel. It was the ruling state in the world. He ruled the world from Jerusalem. That was the Golden Age; and the messiah will bring back the Golden Age. When Allah, Most High, sent the Messiah, they rejected him. They said he was a bastard and later boasted as to how they killed him.

Allah , Most High, says in the Holy Qur'aan in the 4th Sura, *an-Nisaa*; verse 157:

وَقَوْلِهِمْ إِنَّا قَتَلْنَا الْمَسِيحَ عِيسَى ابْنَ مَرْيَمَ رَسُولَ اللَّهِ

That they said (in boast), "We killed Christ Jesus the son of Mary, the Messenger of Allah";

What they did not know is that Allah, Most High, made it appear that they had killed him. There is no time tonight to discuss this in detail. Allah, Most High, raised him to Himself. He will return and this return will be one of the major Signs of the Last Day. The Holy Prophet Muhammad (s.a.w) informed us that Allah, Most High, is going to send someone endowed with tremendous power and versatility, by Allah, Most High, who would impersonate the messiah and deceive the *Bani Israeel*. That someone is known as Dajjal, the false messiah; or *al-masih ud-Dajjal*.

To successfully complete his mission, Dajjal will :

1. Firstly, have to liberate the Holy Land of non-Jewish rule.
2. Bring the Jews back to the Holy Land from wherever they are.
3. Restore the State of Israel.
4. He will have to take that State of Israel to a status of being the ruling state, in the world. This is about to happen.

When this happens then Dajjal has accomplished his mission providing that *Bani Israeel* is convinced that this is the return of the Golden Age. Thus Dajjal has to offer it by way of deception. That is why he has a PhD in Deception.

The Holy Prophet Muhammad (s.a.w) explained some of the **strategies Dajjal** would employ in order to fulfill this mission through which mankind would be enslaved and the **rule of the world** would fall to one people. The method of enslavement of mankind is the **economic enslavement** of mankind achieved through *Riba*.

The Holy Prophet (s.a.w) said that the age of Dajjal will be the age of *riba* taking control of the economy around the world. The age of Dajjal would also be the age in which he will **control the climate**. He will stop the rain from falling, not because he discovers a new methodology of climatology, but rather through something called *Dukhaan*- Smoke. Environmental pollution emerges causing climatic change. The Holy Prophet Muhammad (s.a.w) said that the last people to come out to Dajjal would be **women**. A man would have to return to his home and tie down his wife, sister and daughter to protect and preserve them from Dajjal. Meaning, they are going to be so brainwashed, that there is going to be something like a hypnotic spell upon them that you cannot penetrate them.

Women of the world will be swept of their feet by a new philosophy pertaining to women i.e. **feminism and the struggle for women's liberation**. **This is the Age of Dajjal** and the final stage of the Age of Dajjal! With these preliminary observations, let us now begin our subject.

The Last Revelation and Riba

The Holy Prophet (s.a.w) has just completed the Hajj. The first and the last Hajj he ever performed. He gives the *Khutbatul wida* or The Farewell Sermon and then revelation comes down in which Allah, Most High, announces:

(Holy Qur'aan the 5th Sura *al-Maida*, Verse 3:

الْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ

This day I have completed your religion

'I have completed My job, the religion is now perfected'.

So we thought that this was the end when this revelation came down. No! The Holy Prophet Muhammad (s.a.w) returns to Madinah, with about 81 days remaining of his blessed life. Then two extra-ordinary things happened. The first is that one more revelation of the Holy Qur'aan comes down¹. On the authority of Hazrath Abdullah ibn Abbas (r.a) and recorded in the Sahih of Imam Bukhari. He says that the last revelation to come down was the revelation on *riba* in the 2nd, Sura *al-Baqara* (verses 278-81) in which Allah, Most High, declared war for the liberation of the oppressed from the economic oppression of *riba*.

فَإِنْ لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ

[O ye who believe! Fear Allah , Most High, , and give up what remains (due to you) from *riba*, if ye are indeed believers. **If ye do it not, take notice of war from Allah , Most High, and His Messenger:**

Why should Allah, Most High, send down one more revelation after He said, 'This day I have completed your *deen* and completed My favour unto you'? The answer appears to be that in this subject of *riba* or usury lies one of the greatest dangers that can face the world. It means, 'don't neglect the study of this subject'. I live in the capital city of *riba*, New York City. I have been teaching this subject for the last six to seven years being the only one in the capital city of *riba*, to be teaching this subject. As I teach this subject, I am amazed at how little knowledge of this subject our people have. We now turn to the second event which is the subject of our talk tonight.

Ihsaan

It is within these 81 days, shortly before the death of the Holy Prophet Muhammad (s.a.w) that he (s.a.w) was sitting in the Masjid.

The companions report that they were sitting with him, when something strange, mysterious, dramatic and unforgettable happened. A stranger entered into the Masjid. He was dressed all in white and his hair was black. No one knew him, so he could not have been from Madinah. He had to be a stranger from outside. Travel in those days was by camel or horse through the desert. If one had traveled, one would have sand in ones hair, clothing, and beard and all over ones person. This stranger had no dust upon him sop this was baffling. He is not a resident and there is no evidence that he had traveled, who is he? The stranger walks into the Masjid. This is at a time when Islam had already conquered Arabia and the Holy Prophet Muhammad (s.a.w) is the head of state of the whole of Arabia. Sop one would expect even more security than there was before to protect him from those wanting to harm him. This stranger walks through the gathering and goes directly to the Holy Prophet (s.a.w). It was strange that nobody stopped him. He then sits down so close in front of the Holy Prophet (s.a.w) that his knees touch the knees of the Holy Prophet (s.a.w). He was within range to inflict harm, if that was his intention. This was a breach of security so why did none of the companions attempt to stop him? They were all immobilized. These dramatic moments were unforgettable. Then the stranger began to question the Holy Prophet Muhammad (s.a.w). He is questioning the Holy Prophet Muhammad (s.a.w) about the *deen*! Who is this man and where did he get this authority to question the Holy Prophet Muhammad (s.a.w) from? The Holy Prophet Muhammad (s.a.w) submits to the questioning. This was strange and even stranger was the response of the stranger. On receiving the answers from the Holy Prophet Muhammad (s.a.w) he responds like a headmaster or a

principal saying that the answer is correct. At the end of the five questions and answers, he got up as unceremoniously as he had come and he left. None of the companions would ever forget that day.

The companions asked the Holy Prophet (s.a.w) as to whom the stranger was? The Holy Prophet (s.a.w) said that it was the angel, Gabriel (a.s) who had come as a human being.

He had appeared as a human being before Maryam (a.s) but no one else could see him. He had told her that she would give birth to a baby boy. She said, 'How can I have a baby boy, when no man has ever touched me?' On this occasion everybody could see him. Why did Allah , Most High, do this? There must be a very important reason that He sent this angel in such a dramatic and unforgettable way. There must be something tremendously important in these five questions and five answers.

Since this visit came at the last stage of the life of the Holy Prophet Muhammad (s.a.w) perhaps it also implies that in this is guidance for us concerning the awesome challenges of the last age, The Age of Dajjal.

1. Question One! What is Islam?
2. Question Two! What is *Imaan*?
3. Question Three! What is *al-Ihsaan*?
4. Question Four! When will the Last Hour come?
5. Question Five! What are the signs of the Last Hour?

Had question one been posed while we were still in Makkah, before the *Heigra*, the answer would have been, 'Islam is the declaration that there is no God, but Allah , Most High, and Muhammad (s.a.w) is His Messenger'. But the question is posed now after revelation had come down establishing the fast of Ramadan; the system of *Zakaah* as a compulsory tax which is collected by the state, since it is not a voluntary tax; after the liberation of Makkah; and after the Holy Prophet Muhammad (s.a.w) had performed the *hajj*. So the answer is, 'Islam is the declaration that there is no God, but Allah , Most High, and Muhammad (s.a.w) is His Messenger; performance of *salaah* – if I neglect my *salaah* I am not a Muslim. Allah , Most High, says in the 3rd Sura, *al-i-Imraan* in verse 102:

اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ

Fear Allah , Most High, as He should be feared, and die not except as a Muslim

Do not die except in a state of submission to the supreme authority of Allah, Most High. Not the supreme authority of the state. Islam is that you must fast in the month of Ramadan, so if I don't fast in the month of Ramadan, and I don't have a proper excuse for it then I am not a Muslim. Islam is that I must pay the *Zakaah* when the state is established to collect the *Zakaah*. Which state is authorized to collect the *zakaah*? The state over which *amir-ul-mumineen* presides! That state is authorized to collect and pay the *zakaah*. Islam is that I must perform the *hajj* if I have the means to do so. In order to have the means, I must be free of debt which I have not the means to repay. This was the answer to question one.

Then he asked, 'What is *Imaan*?' The Holy Prophet Muhammad (s.a.w) replied that *Imaan* is that you must have faith. Be it in Allah , Most High, His messengers, His books, His angels and the Last Day. But in the Holy Qur'aan, Allah , Most High, had taught us that the dwellers of the desert, the Bedouin, they declared a bit too quickly (49th Sura, *al-Hujeraat* in verse 14):

قَالَتِ الْأَعْرَابُ آمَنَّا

We have faith!

Allah , Most High, responded:

قُلْ لَمْ تُؤْمِنُوا

Say to them, 'Most certainly you don't have imaan.'

وَلَكِنْ قُولُوا أَسْلَمْنَا

“You should rather confine yourself to say, ‘We have entered into Islam!’

وَلَمَّا يَدْخُلِ الْإِيمَانُ فِي قُلُوبِكُمْ

‘For as yet, Imaan has not entered into your hearts’

So the answer to question one is located on the lips, and then it has to be lived. Question two the answer is that Islam must travel from the lips and must enter into the heart as its location. What happens when faith enters into the heart?

Question three is, ‘What is al-Ihsaan?’ Is there something after *Imaan*?

The Holy Prophet Muhammad (s.a.w) replies and says, ‘*Ihsaan* is:

An tahbudallaha ka annaka tara

That you should worship Allah , Most High,,: That you should live for Allah , Most High, as though you are seeing Him

But can we see Allah , Most High,? When Musa (a.s), the Prophet Moses (a.s), was on the mountain, Mount Sinai, he spoke and he said to Allah , Most High,:

[the 7th Sura, al-Araaf, Verse 143]:

أَرِنِي أَنظُرْ إِلَيْكَ

Show me Your face, I want to see You (with these eyes)

Allah , Most High, responded and said:

لَنْ تَرَنِي

Not possible! You can't see Me! Not with these eyes!

Then what does it mean that, you should worship Allah , Most High,, as though you are seeing Him?

The companions of the Holy Prophet (s.a.w) they asked, ‘O Messenger! Will we be able to see Allah , Most High, on the last day, the Last Day?’ He responded and he asked, ‘Do you have any difficulty in seeing the sun when it is mid-day?’ They said, ‘No problem we can see it.’ He asked, ‘Do you have any difficulty in seeing the moon when it is full moon?’ They said, ‘No!’ He said, ‘that’s how you are going to see your Lord on the Last Day.’

Allah , Most High, says, ‘You can’t see Me’ and the Holy Prophet (s.a.w) says, ‘you will see Him’?. What is the explanation? Now we can understand that there is no contradiction here. The meaning is, ‘You can’t see Me with these (physical) eyes.’

Do we have any other eyes besides these eyes? The Holy Qur’aan says, ‘Yes! The heart can see’,

Welcome to ‘spirituality’. This is our subject. Do we have any other eyes besides these eyes? Do we have any other means of acquiring knowledge other than through external observation? National University of Singapore says, ‘No! External observation is the only source of knowledge.’ Harvard, Princeton and Yale say the same thing. These are the only eyes that we have. These are the only ears that we have. The Holy Qur’aan says, ‘No!’ and it gives a different epistemology from that Godless world out there, which cloaks itself with a mantle of a word called ‘secularism’. I want to take you to Sura *Hajj* where Allah, Most High, addresses the people who are internally dead, spiritually dead.

Allah, Most High, says to them [22nd Sura, Verse 46]:

أَفَلَمْ يَسِيرُوا فِي الْأَرْضِ

Will they not travel through the earth?

فَتَكُونَنَّهُمْ قُلُوبٌ يَعْقِلُونَ بِهَا

So that perhaps, perchance, (by traveling through the earth) their dead hearts might come alive

Now with a heart which has come alive they will be able to understand what the intellect could not! What rationality could not! What external observation could not!

أَوْ عَاذَانِ يَسْمَعُونَ بِهَا

When the heart comes alive, it can hear what otherwise could not be heard

Let me interrupt this verse of the Holy Qur'aan to take you to a hadith of the Holy Prophet (s.a.w). We will come back to the *ayah*.

The Jews lived amongst us Muslims for 1300 years when no one else in the world would open the doors for them. In Britain it was prohibited for them to live. They were being persecuted all over the face of the earth. The world of Islam opened the doors for them and they lived amongst us, in security- we guaranteed security of life and property. We recognized their religion. We assisted them in the enforcement of their religious law. This is what we did for 1300 years. After all of that had happened, then said the Holy Prophet (s.a.w), in a hadith cited in Sahih Bukhari, in Sahih Muslim- thus being 'agreed upon' -*mutafaqun alai* . It is thus a strongest possible hadith². He said:

'You will surely fight the Jews and you will surely kill them (meaning: you will be successful in that fight). At that time the stones will speak. 'O Muslim! There is a Jew hiding behind me. Come and kill him'

When the stones begin to speak, with which ears will we hear? Will this be the first time that the stones speak? No! The stones spoke to the Holy Prophet Muhammad (s.a.w) in his lifetime. They offered 'salaams' to him³. If we were there would we have heard? No! He was not hearing with these ears. It is when the heart has come alive, has faith in it and submits to the Supreme Authority of Allah , Most High, and not the supreme authority of the state, it is then that the heart can hear. So we know the stones are speaking now. This prophecy of Muhammad e is being fulfilled now. The stones are speaking in the Holy Land. When stones begin to speak, no one can stop them from speaking. At the end of this a Muslim army will destroy the State of Israel; these are the words of the Holy Prophet Muhammad (s.a.w). Let us go back to the verse of Sura Hajj:

Allah , Most High, says to them [22nd Sura, Verse 46]:

أَفَلَمْ يَسِيرُوا فِي الْأَرْضِ

Will they not travel through the earth?

² Al Jaami` Al Saheeh. Version 1.07 - By Imam Al Bukhari

Volume 4. 4.177:Narrated Abu Huraira:

Sahih Muslim. Version 1.03 - Translated by Abdul Hamid Siddiqui. Book 41: The Book Pertaining to the Turmoil and Portents of the Last Hour (*Kitab Al-Fitan wa Ashrat As-Sa`ah*) >> Chapter 16: The Last Hour Would Not Come Until A Person Would Pass By A Grave And Wish That He Should Have Been The Occupant Of That Grave Because Of This Calamity

³ Hadrat Ali τ narrates "once Rasulallah ε and I journeyed from Makkah, and every tree and stone that we passed said aloud, "Assalaamu alaika Ya Rasulallah! (Blessings and salutations upon you, O Beloved Prophet)" Tirmidhi Sharif

فَتَكُونُ لَهُمْ قُلُوبٌ يَعْقِلُونَ بِهَا

So that perhaps, perchance, (by traveling through the earth) their dead hearts might come alive

So that when their hearts come alive they would be able to understand what the intellect, rationality and external observation could not understand. With a heart that comes alive, they will be able to hear what otherwise they could not hear.

فَإِنَّهَا لَا تَعْمَى الْأَبْصَارُ

Truly, its not these eyes which are blind

وَلَكِن تَعْمَى الْقُلُوبُ الَّتِي فِي الصُّدُورِ

What is blind is the heart, which is inside the chest.

This is Islamic Spirituality. It has unfortunately been given a new term, coined by someone, sometime, somewhere. The term which was coined was *Tasawwuf*. I wish it had never been coined. My life and task would have been easier, because *Tasawwuf* and *al-Ihsaan* mean the same thing. Allah , Most High, delivered this word, *al-Ihsaan* to us, we should have stayed with this term.

He speaks of it in the Holy Qur'aan in the 29th Sura, *al-Ankabuut* (The Spider): in Verse69:

وَالَّذِينَ جَاهَدُوا فِينَا

And those who strive and struggle (fi'na) to reach Me

لَنَهْدِيَنَّهُمْ سُبُلَنَا

We will guide them to the ways and paths through which they can reach Allah, Most High,

وَإِنَّ اللَّهَ لَمَعَ الْمُحْسِنِينَ

Surely Allah , Most High, is with those who pursue the struggle of al-Ihsaan

And so the definition of *al-Ihsaan*:

That you should worship Allah , Most High, as though you are seeing Him with your internal eyes

A warning is being delivered here, that unless and until you can see with the heart as well you will not be able to understand, what happens in the Last Age. You will not be able to understand and recognize the attack of Dajjal. What does Allah, Most High, say about a people who are internally blind? He has a nice beard, he performs *salaah* regularly, and he is faithful to his wife but internally blind. What does Allah, Most High, say about such a person?

He says in the Holy Qur'aan in the 7th Sura, *al-Araaf* [The Heights], Verse 179:

وَلَقَدْ ذَرَأْنَا لِجَهَنَّمَ كَثِيرًا مِّنَ الْجِنِّ وَالإِنسِ

Many are the Jinn's and men We have made for Hell:

Huge numbers are now condemned to the Hell-fire, for they will not survive the awesome challenges of the Last Age they will fail.

Why are they condemned to the Hell-fire?

لَهُمْ قُلُوبٌ لَا يَفْقَهُونَ بِهَا وَلَهُمْ أَعْيُنٌ لَا يُبْصِرُونَ بِهَا وَلَهُمْ آذَانٌ لَا يَسْمَعُونَ بِهَا

They have eyes but they cannot see. They have ears but they cannot hear. They have hearts but they cannot understand

They are a people who are internally blind and lacking spiritual mobilization. What does Allah , Most High, say of them? He says:

أُولَئِكَ كَالْأَنْعَامِ

They are just like cattle

بَلْ هُمْ أَضَلُّ

No! They are worse than that. They are more misguided than cattle

أُولَئِكَ هُمُ الْغَافِلُونَ

They are truly negligent of Allah , Most High.

For what purpose do we need this internal sight, capacity to hear and understand? In other words, why spirituality? Before we answer that question, I have another story to tell you.

Do you remember Musa (a.s)? They crossed the Red Sea and are now in Sinai. They couldn't construct a Masjid so they utilized a tent, called a tabernacle (a portable Jewish place of worship). Musa (a.s) delivers a sermon or Khutbah. It was a fine sermon. Someone came to him and said, 'O Musa! What a fine sermon you delivered, you must be the most learned man in the world.' What he should have said was, 'Alhamdulillah !(Praise is due to Allah , Most High,!), What he should have said was it is from Allah , Most High, that knowledge come! What he should have said was: (12th Sura, *Yusuf*, verse 76):

وَفَوْقَ كُلِّ ذِي عِلْمٍ عَلِيمٌ

Above every learned man, is One who is more learned

He should have recognized Allah , Most High, as the source of all knowledge. ' But he didn't do that. Harvard University, Princeton, Yale and your local university doesn't do that. [To teach us] Musa (a.s) said, 'Yes! I am the most learned man in the world.' He said what the PhD From the university says, 'Yes! I am the most learned man in the world.'

Whenever you do that and you secularize knowledge and education. You take Allah , Most High, out of the process of learning. When you do that and don't recognize Allah, Most High, as the source of all knowledge, then He cuts off your internal sight. So Musa (a.s) temporarily is without internal sight. Allah , Most High, then says to him, 'There is a servant of mine, Hazrath Khidr (a.s) more learned than you are, Musa (a.s)' So Musa (a.s), says, 'I would like to meet him.'

The answer is in Sura Kahf. Allah, Most High, gives him instructions to travel in the direction where the two oceans meet- *majmaul Bahrain* and here he will find him. The commentator of the Holy Qur'aan, Imam Badawi has given a beautiful interpretation of this. He says the two oceans are the oceans of 'knowledge which comes from external observation' and the oceans of 'knowledge which comes from internal intuitive, spiritual insight'. When these two oceans of knowledge come together and are integrated in a single individual as they were in my teacher, Maulana Fazlur Rahman Ansari (r.u), his teacher Maulana Abd al-Aleem Siddiqui (r.u), then you get the most learned of all men. That's the only man, who would read the signs of Allah, Most High, in the Last Age. Harvard can't do it. This then is the function and purpose of spirituality.

Question Four: When will the last hour come? The Holy Prophet Muhammad (s.a.w) replied and said, 'The one who is questioned has no more knowledge than the one who is questioning.' Meaning, this is not a subject that we should be addressing our attention to, because this knowledge resides only with Allah, Most High,. But the Holy Qur'aan has something interesting to say about it. It says that those in whose heart there is no faith, respond differently from those in whose heart there is faith. The one who has faith always thinks that the last hour is close but the one who has no faith always thinks that the last hour is far away. So there is a psychology of religion located in the question and the answer, a profound psychology of religion.

Now we come to question five. What are the signs of the Last Day? Both the signs given in this answer relate to Dajjal. In consequence of which, this visit of Jibraeel (a.s), is giving an ominous message to us, that you will not be able to understand Dajjal, the False Messiah; the world in the age of Dajjal, the False Messiah unless and until you are blessed with internal spiritual insight. Unless you have this thing called spirituality. He gave two answers; two signs of the last day. He said that you will find naked, barefooted shepherds [meaning people who have the intellectual acumen of 'naked, barefooted shepherds'] competing with each other to build tall buildings -to build the best airport in the world - meaning people who have the intellectual acumen of 'naked, barefooted shepherds' will now measure progress with high rise buildings. One doesn't have to have much common sense or knowledge to know that it is false to measure progress by the number of high rise buildings in the skyline.

(Holy Qur'aan 49th Sura, *al-Hujeraat*, verse 13):

إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَنْتَقَرَكُمْ

The best of you, the noblest of you, in the sight of Allah , Most High, is he or she who has the greatest fear of Allah , Most High, in the heart

So a people may be living in bamboo houses, but in their hearts there is the fear of Allah , Most High,. You and your companions, in the tallest building in the world, considering yourself progressive and them backward, having no fear of Allah, Most High, in your heart, according to the yardstick that the Holy Qur'aan uses, they in their bamboo houses are superior to you. A mismanagement of the economy is also involved here. It is a mismanagement of the resources of the society. At the same time that you are building these high rise buildings there are people working for a minimum wage and many at less than minimum wage. What is minimum wage? It is a fig leaf to cover the economic slavery which comes with *Riba*. The market in Islam is a free and a fair market. No prices are fixed in the market of the Holy Prophet Muhammad (s.a.w).

A man came to the Holy Prophet Muhammad (s.a.w) and said, 'O Messenger of Allah , Most High,! Prices are too high, fix the prices (institute price control).' The Holy Prophet (s.a.w) said, 'No!' The man came back a second time and again said, 'O Messenger of Allah , Most High,! Prices are too high, fix the prices (institute price control).' Again the Holy Prophet (s.a.w) said, 'No!' He came back a third time with the same request and again the Holy Prophet Muhammad (s.a.w) refused.

He said we can pray to Allah , Most High, to bring the prices down for increase in supply would cause prices to go down. So the market in Islam is the market in which there are no fixed prices; not for merchandise, commodities or labour. Price control is imposed today for basic necessities and labour, so that the labourer can get a minimum wage. The minimum wage being paid is less than what the person ought to get; what Allah, Most High, is giving to him with which to maintain yourself and your family. The reply we get is, 'we cannot afford to pay, for we don't have the money.' You have the money to build high rise buildings but you don't have the money to pay a just wage by removing all price control and allowing a free market to operate. When a free market operates and the labourer goes down into slave wages then the labourer's eyes will open. This is slavery and then he will revolt against the system. This is the first sign involving *Riba*.

The second sign: 'You will see the slave woman giving birth to her mistress.' How can the slave woman give birth to her mistress? In order to understand this sign and the first you have to have internal vision complimenting external vision. Imagine all of mankind aboard a ship. Because of *Riba*, one part of mankind is traveling First Class, with permanent First Class Tickets. That's what *riba* does. When an economy is based on *riba*, the rich will remain permanently rich and the poor will be imprisoned in permanent poverty. Wealth will no longer circulate through the economy. That's the world today with their capitalist economy. The rich are now permanently rich and growing richer. The poor are now permanently poor and growing poorer and the number of poor is constantly expanding. This is *riba*.

One form of *Riba* is borrowing and lending money on interest. Allah , Most High, made it *haraam*; the Holy Prophet Muhammad (s.a.w) cursed all four and said they were all equally guilty. The one who takes *riba* - put money in fixed deposit, get interest. The one who gives *riba*- borrows on interest, for car, house college education or *hajj* and pays back interest on that loan. The one who records the transaction and the two witnesses.

So all of mankind is aboard this ship and a small minority- 10 to 15 % of mankind travel first class in unprecedented luxury- clean drinking water; the best medical care that money can buy. Medical Care in the Last Age looks like, 'If he didn't take it in that hospital, he would have been dead.' The rest of mankind are down there in the hold; suffering, in squalor, miserable existence, drinking polluted water, eating food laced with chemicals from genetically re-engineered seeds, drinking milk and eating meat laced with hormones. So this woman is down there in the hold. She is for all intents and purposes a slave woman. That is the woman the Holy Prophet Muhammad (s.a.w) speaks about. My mother, my sister, my daughter is down there in the hold. He said that the Age of Dajjal would be the age of *riba*.

1. Dajjal has already liberated the Holy Land from Muslim Rule in 1919.
2. Dajjal has already taken the Jews back to the Holy Land.
3. The State of Israel has been restored

All that Dajjal has to deliver now is number four.

4. The State of Israel has to become the Ruling State in the World

Like the time of Solomon or Hazrath Sulaiman (a.s). In order to achieve that status it has to have control of the economy and money around the world. This is what *Riba* is delivering. There is no time for a lecture on International Monetary Economics and what is going to happen to the US Dollar and the whole world of paper money tomorrow. All I can tell you is that you would be using it for wallpaper.

When that crash comes and the international monetary system crashes it will fulfill the Prophecy of Muhammad (a.s) who said that,

'That day will come when nothing will be of value as money, except the Dinar and the Dirham.'

He wasn't talking of the Dinar made of paper, but real money. My opinion; not more than five to ten years from now!

So that woman is down there in the hold of the ship. Something strange is happening to those woman in first class. A strange new philosophy of feminism is taking control of them. Allah , Most High, teaches this in Sura *al-Layl*. He says: [The 92nd Sura, *al-Layl* [The Night], verses 1-3]

وَالْيَلِ إِذَا يَغْشَىٰ ①

He takes an oath by the night and that which it shrouds and covers so mysteriously, so beautifully

وَالنَّهَارِ إِذَا تَجَلَّىٰ ②

He takes an oath by the day and its bright powerful light

وَمَا خَلَقَ الذَّكَرَ وَالْأُنثَىٰ ③

That, in the same way that Allah , Most High, created the male and the female so to, did He create the night and the day.

The day has its functions to perform and the night has its functions to perform. When the day is day and the night is night then the night and day is attracted to each other. Intense attraction! When the day is approaching the night you can see the intense attraction in the painted sunset in the sky. After the day has spent the evening with the night and it is time to say goodbye to her, you notice that the night doesn't want the day to leave. So, only one ray of light comes out at the time. The night is holding on to the day. This is the intense attraction of the male and the female, when the day is day and the night is night. When the day performs the function of the day and the night performs the function of the night, and incase you didn't understand that subject Allah , Most High, says in the next verse

إِنَّ سَعْيَكُمْ لَشَتَّىٰ ④

You are functionally different

If you play around with this function of difference, you are going to have a gigantic tragedy on your hands. The Age of Dajjal is the age when the last people to come out with Dajjal would be women and a man would have to return to his home and tie down his wife, sister and daughter to protect and preserve them from Dajjal. What is the heart and substance of the Feminist Revolution? That woman shall not be barred from embracing the functional role of men. That woman should have the freedom to embrace the functional role of men. So, women are doing every thing that man are functionally equipped to do, in the army, navy, air force, police force and in the street building roads. What happens when the night wants to become day? First of all, women go out to work and then are employed full time outside the house. Not always is the office environment conducive to marital fidelity. When you go out to work, you got to dress and you are admired. There are some men, who have eyes and they see and when they are attracted they fear Allah , Most High, whilst others become sharks. So she gets bitten up there in the office and the divorce takes place. The Age of the Feminist Revolution is the age of the spectacular increase in the number of divorces. Yes! His and her hearts are broken when a divorce takes place but the ones who suffer the most are the children. Broken hearts and broken homes! There are millions of American children who are like that and the numbers are constantly increasing. What happens to these children? They grow up and embrace violence as an external expression of an internal rage in them. So you get guns in the schools, they embrace drugs as a means of escape from a reality which is too painful for them. Drugs consumed by children, who when they reach the age of puberty, become biologically different. They seek love that they didn't get at home in the arms of another child. So a fourteen year old girl has already had two abortions. They call that progress. That is not really the subject of our lecture.

You will find a slave women giving birth to her mistress. As the night attempts to become day, women assume the functional role of men and starts dressing like a man. She even has to talk like a man. She has to behave like a man in the office. In the process, she destroys her own femininity. Allah , Most High, describes femininity in the Holy Qur'aan. Musa (a.s) is at the well when he fled from Egypt and the two girls were there. They took the water and went home and the father of one of the girls asks her to go invite Musa (a.s) for a meal. This girl, who is really the night, Allah , Most High, describes her coming to meet Musa (a.s). Allah , Most High, describes her bashfulness- how shy she feels. How she is trailing her clothing behind her being at her wits end because she has to approach a man. The feminist revolution destroys the femininity of a woman- bashfulness is gone; shyness is gone and modesty disappearing. What happens when women begin to lose their femininity? The day is no longer attracted to the night what will happen? It's not what will happen but what is already happening. The day will now mate with the day. So homosexuality and lesbianism is the necessary product of the feminist revolution. That has come to many parts of the world and is constantly increasing. But that is not our subject.

A slave women giving birth to her mistress! The slave woman is in the hold of the ship and another woman, who has embraced the feminist revolution, is traveling first class. As the night tries and become day, the night will no longer be truly night. So not only does a woman lose her femininity but she loses her fertility. So she cannot have a baby. Wherever the Feminist Revolution has taken root, fertility rates have declined. So women go to clinics and spend huge sums of money to try and become pregnant because the womb is no longer fertile. There is a second reason for declining fertility rates, not only the Feminist Revolution and the struggle for women's liberation but also the environmental pollution. The environmental pollution impacts upon men. Why are men losing hair and balding? Environmental Pollution! The biological body of a woman is far more fragile than that of man. The impact on her is greater but he also suffers. The Holy Prophet Muhammad (s.a.w) said that one of the signs of the Last Day is that, 'One man will have to maintain 50 women.' He didn't say that one man will have to marry 50 women. Is there some mysterious change taking place in the sperm? Is it the genetically engineered food that we consume? So the number of male children being born declines as genetically reengineered food and environmental pollution increases until eventually one man will have to maintain 50 women. This environmental pollution (*dhu'aa* or smoke) in the Age of Dajjal is causing climatic change. It is also affecting female fertility.

So she is traveling first class but she cannot have any babies. The slave woman in the hold of the ship has been to poor to embrace the feminist revolution so her womb is still fertile. The womb will now become a factory. She is impregnated and the baby is a future first class lady that the slave woman will carry to term. For nine months the slave lady will live like a queen, eating good food and drinking clean water. The Holy Prophet Muhammad (s.a.w) speaking 1400 years ago in answer to the angel told us that when the baby is born it goes first class and the mother remains a slave. So a slave woman has given birth to her mistress.

There is Dajjal at work in *Riba*, in the feminist revolution and in environmental pollution. These five questions are telling us to embrace Islam and then live it full time with sincerity. The heart must turn to Allah, Most High. When you live Islam fulltime, then one day Allah, Most High, will put *nur* into your heart. Light! Which is not sold in the stock market?

The heart will now be able to see. This internal spiritual insight and external observation, observing the International Monetary System that spirituality will deliver to you, the understanding of the world in which you live, today, the Last Age. The purpose of Spirituality is not to take a trip to the *arsh* and return; to perform *karamaat* (miracles) or supernatural acts. The purpose of spirituality is to deliver an internal capacity to see so that you will be able to read the signs of Allah , Most High,, most of all, in the Last Age.

Fa illam takun tara
For if you cannot see Him
fa innahu yara
Surely He is seeing you